

IN RE:

ANTHONY JAMES FERRARO
LORA JEAN FERRARO
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:14-10245 TPA

Chapter 13

Document No.: 146

ORDER OF COURT

AND NOW, this 18th day of June, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

U.S. BANKRUPTCY JUDGE JLM

In re:
Anthony James Ferraro
Lora Jean Ferraro
Debtors

Case No. 14-10245-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut
Form ID: pdf900

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db/jdb +Anthony James Ferraro, Lora Jean Ferraro, 24600 Weed Street, Union City, PA 16438-4356
13805327 #+Acqua Loan Services, now Clear Spring Loan Services, 18451 Dallas Parkway, Suite 100,
Dallas, TX 75287-5209
13805346 +Amy F. Doyle, Esquire, Wolpoff & Abramson, LLP, 9801 Washington Blvd.,
Gaithersburg, MD 20878-5355
13805329 +Bloomfield Township Sewer Authority, 22978 Shreve Ridge Road, Suite 2,
Union City, PA 16438-3540
13805332 +Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326
13805333 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
13805334 Creditech, PO Box 99, Bangor, PA 18013-0099
14152538 +EMC Mortgage Corporation, 2780 Lake Vista Drive, Lewisville, TX 75067-3884
13805336 +IC System, Po Box 64378, Saint Paul, MN 55164-0378
13893066 #Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229
14311168 +Rushmore Loan Management Services LLC, P.O.Box 514707, Los Angeles, CA 90051-4707
13805342 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609
13805343 +Verizon, PO Box 5156, Tampa, FL 33675-5156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13805328 +E-mail/Text: EBNProcessing@afni.com Jun 19 2019 02:48:44 AFNI, Inc., PO Box 3097,
Bloomington, IL 61702-3097
13840572 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 19 2019 02:56:22
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
13805330 +E-mail/Text: matthartweg@cbjcredit.com Jun 19 2019 02:49:11 CBJ Credit Recover,
117 W 4th St, Jamestown, NY 14701-5005
13805331 +E-mail/Text: matthartweg@cbjcredit.com Jun 19 2019 02:49:11 CBJ Credit Recovery,
117 W 4th St, Jamestown, NY 14701-5005
13889439 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 19 2019 02:56:18
LVNV Funding, LLC its successors and assigns as, assignee of B-Line, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13889637 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 19 2019 02:55:57
LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13805337 +E-mail/Text: egssupportservices@alorica.com Jun 19 2019 02:48:46 NCO Financial,
5 Penn Center W, Pittsburgh, PA 15276-0120
13805338 E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jun 19 2019 02:48:16 PA Department of Revenue,
Department 280946, Bankruptcy Division, PO Box 280946,
Harrisburg, Pennsylvania 17128-0946
13889259 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 19 2019 02:56:21
PYOD, LLC its successors and assigns as assignee, of Compucredit,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13805339 +E-mail/Text: ebn@vativrecovery.com Jun 19 2019 02:47:55 Palisade Collections, LLC,
210 Sylvan Avenue, #1, Englewood Cliffs, NJ 07632-2524
13805340 +E-mail/Text: ebn@vativrecovery.com Jun 19 2019 02:47:55 Palisades Collection,
210 Sylvan Avenue, #1, Englewood Cliffs, NJ 07632-2510
13809650 E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jun 19 2019 02:48:17
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13810766 E-mail/Text: bnc-quantum@quantum3group.com Jun 19 2019 02:48:08
Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788,
Kirkland, WA 98083-0788
13853138 E-mail/Text: bnc-quantum@quantum3group.com Jun 19 2019 02:48:08
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
13805341 E-mail/Text: bk@revenuegroup.com Jun 19 2019 02:49:02 Revenue Group,
4780 Hinckley Industrial Parkway, Suite 200, Cleveland, OH 44109
13805344 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 19 2019 02:47:37
Verizon North, PO Box 28000, Lehigh Valley, Pennsylvania 18002-8000

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr EMC Mortgage LLC
cr EMC Mortgage LLC through sale and QCD to REOCO, Inc.
cr Residential Credit Solutions, Inc., et al
13805345 Wolpoff & Abramson, LLP, Two Irvington Centre, 702 King Farm Blvd.
13805335 #Residential Credit Solutions, Inc., PO Box 163289, Fort Worth, TX 76161-3289
TOTALS: 4, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: mgut
Form ID: pdf900

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Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Christopher A. DeNardo on behalf of Creditor Residential Credit Solutions, Inc., et al
pabk@logs.com
James Warmbrodt on behalf of Creditor EMC Mortgage LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor EMC Mortgage LLC through sale and QCD to REOCO, Inc.
except for NJ, QCD after sale in the name of REOCO, Inc. of New Jersey bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor EMC Mortgage LLC through sale and QCD to REOCO, Inc.
except for NJ, QCD after sale in the name of REOCO, Inc. of New Jersey bkgroup@kmllawgroup.com
LeeAnne O. Huggins on behalf of Creditor Residential Credit Solutions, Inc., et al
pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com
Stephen H. Hutzelman on behalf of Debtor Anthony James Ferraro shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com
Stephen H. Hutzelman on behalf of Joint Debtor Lora Jean Ferraro shutzelman@shapiralaw.com,
shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com

TOTAL: 9